

In the United States Patent and Trademark Office

Serial No.: 09/645,795 Docket No.: 17246-003
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Applicant(s): Robert Wallach et al. Examiner: Frenel, Vanel
For: INSURANCE INCENTIVE PROGRAM FOR PROMOTING THE PURCHASE
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Mailstop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. The items listed on Form PTO-1449, a copy of which is enclosed, are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

1. For each of the following items listed on the enclosed copy of Form PTO-1449 that is not in the English language, an English language translation of that item or a portion thereof or a concise explanation of the relevance of that item is enclosed:
2. For each of the following items listed on the enclosed copy of Form PTO-1449 that is not in the English language, a concise explanation of the relevance of that item is incorporated in the specification of the above-identified application.
3. Any copy of the items listed on the enclosed copy of Form PTO-1449 that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in application Serial No. _____, filed _____.
4. No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:
 - 37 C.F.R. §1.97(b)(1), within three months of the filing date of a national application other than a CPA; or
 - 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491 in an international application; or
 - 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office action on the merits; or
 - 37 C.F.R. §1.97(b)(4) before the mailing date of a first office action after the filing of an RCE under §1.114.

5. No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 4 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below.

6. A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 4 above but before the mailing date of a final action or a notice of allowance (where there has been no prior final action):

A check in the amount of \$180.00 is enclosed in payment of the fee.

Charge the fee to Deposit Account No. 03-1240, Order No. 17246-003.

7. A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a notice of allowance, whichever comes first, but before payment of the issue fee, and is accompanied by:

a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below; and

b. the fee due under 37 C.F.R. §1.17(p) which is paid as set forth in paragraph 11 below.

8. This Information Disclosure Statement is being filed in compliance with:

a. 37 C.F.R. §1.313(b)(3) or §1.313(c)(1), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition To Withdraw Application From Issue and fee pursuant to 37 C.F.R. §1.17(h);

b. 37 C.F.R. §1.313(c)(2) or §1.313(c)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Request for Continued Examination (RCE) or a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition To Withdraw Application From Issue and fee pursuant to 37 C.F.R. §1.17(h).

c. The fee due under 37 C.F.R. §§1.17(h) is paid as set forth in paragraph 11 below.

9. I hereby certify that each item of information contained in this Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.

I hereby certify that no item of information in the Information Disclosure Statement filed herewith was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

10. This document is accompanied by a Search Report Communication which was cited in a corresponding PCT or Foreign counterpart application.

11. A check in the amount of \$_____ is enclosed in payment of the fees due under 37 C.F.R. §§1.17(h) and 1.17(p).

Charge the fees due under 37 C.F.R. §§1.17(h) and 1.17(p) to Deposit Account No. 03-1240, Order No. 17246-003.

Applicant hereby authorizes and requests that the Commissioner charge any additional fees that may be required for consideration of this and/or any accompanying and/or necessary

papers to Deposit Account No. 03-1240, Order No. 17246-003. In the event that an extension of time is required (or which may be required in addition to that requested in a petition for an extension of time), Applicant requests that the Commissioner grant a petition for an extension of time required to make this response timely, and, Applicant hereby authorizes and requests that the Commissioner charge any fee or credit any overpayment for such an extension of time to Deposit Account No. 03-1240, Order No. 17246-003.

12. Regarding references cited on enclosed Form PTO-1449, Applicant hereby submits all the cited references from Office Action(s) in related copending U.S. Application No. 09/645,794 (US Patent No. 7,349,860), 09/645,020, 11/776,512, 11/776,507, 11/776,502 and respectfully directs the Examiner's attention to the Office Action(s) and any subsequent Office Action(s) in the related copending application(s), wherein each Office Action may provide different bases for citing the aforementioned references, and requests that the Examiner fully consider and independently ascertain the teachings of each Office Action and cited reference(s) to assess any relevance to the patentability of the pending claims.

In the event that a telephone conference would facilitate examination of the application in any way, Applicant invites the Examiner to contact the undersigned at the number provided.

Respectfully submitted,
Attorney(s) for Applicant,
CHADBOURNE & PARKE LLP

Dated: April 1, 2010

By: Walter G. Hanchuk

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